

New Occupational Class and Preferred Rates for Select Professionals



MetLife®

MetLife Disability Income (DI) wants to help you grow your business and provide your clients with the right solutions. So effective immediately, we have created a new occupational class we call 6S, consisting of 10 occupations (see table for details). The premium rates for 6S are 10% lower than our current rates for occupational class 6A. **This new occupational class—6S—is available now and should be used for new policies being sold to qualified 6S clients.**

The new 6S preferred rates will apply to fully underwritten OMNI Advantage, OMNI Essential, and OMNI Select disability income insurance policies, as well as Retirement Savings Disability Income Insurance and Guaranteed Standard Issue (GSI) business. Business rules and issue and participation limits for the 6S class will be the same as 6A.

For GSI cases, certain conditions will apply:

- 100% employer-paid premium
- Elimination period of 180 days or longer
- For GSI cases, 6S is available *only* to the following occupations: Attorneys, CPA and Architects
- Satisfactory group disability claims experience

Please Note: 6S is not available in California

6S Occupations	Applicable Special Requirements
Certified Public Accountants (CPA)	N/A
Actuaries	FSA, FCAS, MAAA
Architects	At least 90% office and consulting duties
Attorneys / Lawyers	N/A
Registered Pharmacists	N/A
Pharmacy Owners	N/A
Engineers (registered professionals)	At least 90% office and consulting duties, engineering degree.
Executives	Earning at least \$75,000 for each of the last two years (with most as salary rather than variable sources); with 10 or more full time employees
Professors (College or University)	With Ph.D.
Scientists	Ph.D., 90% office duties. Includes: Agronomists, Anthropologists, Entomologists, Geneticists, Geologists, Meteorologists, and Physicists.

For more information, contact:

For illustrations, contact:

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As of 11.12.2007, the addition of new 6S occupational class rates for DI Multi-Life, Advantage and Essential (individual), Retirement savings Multi-Life and Retirement Savings Advantage/Essential in approved States including:

Alabama, Alaska, Arkansas, Georgia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Louisiana, Maine, Mississippi, Missouri, New York, New Jersey, North Dakota, Ohio, South Dakota, Tennessee, Texas, Washington, Wisconsin, and Wyoming.

Fast. Easy. Efficient.

MetLife Disability Income's Simplified Underwriting Program



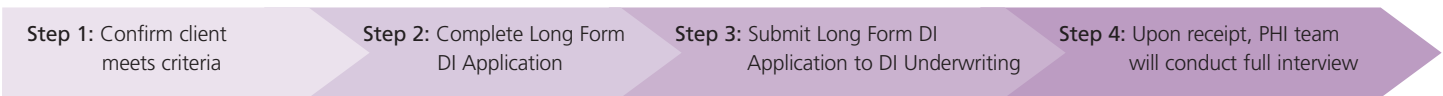
MetLife®

MetLife Disability Income's (DI) Simplified Underwriting Program can help you increase your sales and enhance existing client relationships. The Simplified Underwriting Program will make protecting your client's most valuable asset easy and efficient.

The Simplified Underwriting Program is available to:

- Occupational classes 2A and above
- Small non-GSI multilife cases (OMNI Select or Essential)
- Single sale cases (OMNI Advantage or Essential)
- Business Overhead Expense (BOE) product (Expense Plus)

Simplified Underwriting Process in 4 Easy Steps



Simplified Underwriting Program Overview

	MetLife DI	MetLife BOE
Issue Age	Up to age 50	Up to age 50
Occupational Class	2A and above	2A and above
Income requirements	Min \$30,000	Min \$30,000
Elimination Period	90 days or longer	90 days or longer
Benefit Period	2 year, 5 year, to age 65 (To Age 70 or Lifetime not available)	12 months
Maximum Monthly Benefit	\$3,000/month (Subject to usual I&P)	\$7,500/month (Subject to usual covered expenses)
Available Options	All except GIO, AIB or compound COLA	None
Income Documentation	None	None (other than expense data noted on application)
Exam or Labs	None	None
APS	None	None
PHI	Yes	Yes
Other	None	For self-employed—no more than 3 owners and/or 5 employees
I&P Limits	If other DI coverage inforce or applied for, maximum under the Simplified Underwriting Program is \$3,000/month from all sources If other coverage inforce or available is Group LTD, maximum under the Simplified Underwriting Program is \$3,000/month over the LTD amounts	N/A

For cases processed under the Simplified Underwriting Program, MetLife's goal is to review 100% of applications within 48 hours of completion of the Personal History Interview (PHI).

Simplified Underwriting Program not available in California.

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